

7. HOUSING

INTRODUCTION

The Housing element provides the opportunity to inventory the existing housing stock and to assess its adequacy and suitability for serving current and future population and economic development needs. In addition, it attempts to determine future housing needs, articulate housing goals and formulate strategies toward the adequate provision of housing for all sectors of the population.

The City of Atlanta's housing policies are characterized by a framework that seeks to sustain the current residents, regardless of income, while encouraging new, mixed-income housing opportunities within areas undergoing new development and redevelopment. Current strategies include the coordination of multiple housing incentives targeted to address existing physical decline in neighborhoods. Current rehabilitation efforts focus on communities that have experienced significant physical decline in their housing stock. Implementation of many housing initiatives, such as the Empowerment Zone sponsored first time homebuyer's program; the Land Bank Authority's program for housing developers; the enterprise zone program and the wide array of the Atlanta Housing Authority (AHA) redevelopment projects are well under way. These, as well as other housing initiatives throughout the City, are itemized in the 2001 Annual Action Plan of the 2000-2004 Consolidated Plan, adopted November 1999. A sub-component of the Comprehensive Development Plan (CDP), the Consolidated Plan sets the framework to achieve the City's housing priorities.

This element of the CDP contains an inventory and assessment of current conditions, including housing data such as total units, structure types, occupancy status, housing conditions, housing values, and market activities. It also contains anticipated future conditions, including new housing projections and current policies, programs and projects.

INVENTORY AND ASSESSMENT

CURRENT CONDITIONS

Although characterized by a largely mature and stable housing stock, Atlanta's total number of new housing units added over the last five years is impressive. Over 5,000 new housing units have been developed (Community Design Center of Atlanta). Over the past eleven years, housing enterprise zones have helped stimulate approximately 8,375 housing units. The Atlanta Housing Authority, in its new role as joint-venture housing developer, has converted 13 communities into 9 revitalized mixed income communities plus 3,232 new units. The Empowerment Zone has supported housing through its housing mortgage assistance programs for first time buyers, the housing rehabilitation activities and improved neighborhood planning.

Through December 2002, 247 applicants have received mortgage assistance since inception of the Empowerment Zone program. Seventy-seven Empowerment zone

residents received mortgage assistance and 170 residents who moved into the empowerment zone received mortgage assistance.

The targeted rehabilitation/home-ownership programs throughout the city, coupled with the many “super-block” initiatives have added a significant stock of improved housing units. The Neighborhood Code Enforcement Deputies program has empowered community residents to assist in the residential code inspection and enforcement process. The synergy created by the diverse assortment of housing advocates (public/private/profit/nonprofit), has greatly contributed to the improvement of the existing housing stock.

While Atlanta's housing stock is generally old, 84,682 units or 35.3% of units were built prior to 1960. 80% of the units are in standard condition, i.e. meet local codes. Over one-half (56.3%) of the City's occupied units are rental; just 43.3% units are owner occupied. ARC estimated that the number of occupied housing units in Atlanta increased from 155,752 to 167,977 (a 7.8% increase) during the period from 1990 to 1998, and the percent of vacant units declined from 14.8% to 9.8%. The percentage increase of owner occupied units is 9.4% or 6,314 units from 67,159 units (1990) to 73,473 units (2002). Most of the new units in the City of Atlanta are located in Midtown, Old 4th Ward, Grant Park, Buckhead, East Atlanta, Bedford Pine, Southwest Atlanta, High Point, Carver, Castleberry, and Downtown. Nearly three quarters of the new additions to stock were rental units and over one-half of all new units were located in Buckhead. One-half of the new rental units are studio or one-bedroom units. Rents on the north side of the City were the highest in the region at \$864. The average rent in the City of Atlanta is \$606.

There has been less single-family than multi-family construction in Atlanta in the 1990's. Between 1990 and 1998 in the city of Atlanta 3,326 single-family units as opposed to 9,601 multi-family units were produced. Because the affordability problem is, first and foremost, one of renters, new market rate single-family home construction often does not address this problem. Furthermore, considerable demolition of single-family homes also occurred, much of it related to the Olympic Games. In the 1990's 6,000 single-family units were demolished.

The average price of a new owner occupied unit was \$135,000 in 2002. Existing housing located near Atlanta's central business district and rapid transit lines has attracted middle and upper income households, but affordable housing is scarce and the supply appears to be diminishing.

49% of City land use is residential. Between 1990 and 2000, 13,258 housing units have been added to the housing stock. In 1990, 81,905 single-family units and 92,800 multi-family units existed. In 2000 88,905 single-family units and 98,903 multi-family units existed. There is also a third category of housing on the rise - loft housing. Loft units come in many varieties, ranging from single-family to multifamily. 10,900 lofts have been developed over the last five years. Housing choice is the primary reason why Atlanta is favored for its various housing types and stable neighborhoods.

Atlanta's Present Housing Market

The most important change to occur over the past several years is the return of market-rate housing to the center city. This has created an enormous shift in market momentum. No longer is Atlanta characterized by stagnant or declining housing prices and anemic new housing starts. No longer are abandoned houses, vacant lots, and dilapidated commercial districts signs of a declining city core. They are the raw material for revitalization, adaptive reuse, and large new mixed-use residential/commercial ventures. Atlanta is experiencing a wave of demand-based, market-driven housing production, as reflected in the fact that the City actually gained population in the 10 years between 1990 and 2000.

Today's housing environment is completely different from conditions that existed in past decades. A stagnant housing market has been replaced by dynamic construction and rising prices. Linkage of transit facilities to live/work centers has led to the proposal of denser projects that may set the stage for even faster housing unit production in the future. Demographic changes, including greater income and racial diversity in the City's population is also in evidence.

The North Atlanta housing market, which includes the midtown and downtown areas, is experiencing the most growth due to the growing demand for condominiums and intown living. North Atlanta received approximately 1,651 new residents due to sales in both single family and condominium sales. The Midtown and Downtown areas had approximately 1,035 sales of single family and condominium sales. The southern part of Atlanta had approximately 640 home sales with the majority of them being single-family housing.

Overall, the housing market fared well in 2002, along with the US economy. While Atlanta's affordable housing market has continued to stay strong, market rate housing has begun to sag. Apartment vacancies have increased and sales in middle and upper income housing have declined.

Affordable Housing Needs and the City's Priorities

According to the Atlanta Regional Commission (ARC) *1999 Population and Housing Report*, Atlanta had 190,916 housing units in 2000, 88.6% of which were occupied and 11.4% vacant. Average household size in 2000 was estimated at 2.37 for owner occupied housing and 2.25 for renter occupied housing. Housing values in the City have increased 45% since 1990. The median value for a single-family unit is \$130,600 in 2002000. The median rent increase since 1990 is 43% from \$442 in 1990 to \$606 in 2000.

According to 2000 U. S. Census figures, 24.3% of Atlanta households or 40,936 households earned less than \$15,000 annually. HUD estimated the median household income increased from \$22,275 to \$54,700 (a 145.6% increase) between 1990 and 1998. 24.4% of the City's population was at or below the poverty level at 95,743 persons in 2002000. The Bureau of Labor Statistics estimates Atlanta's unemployment rate for 1998 was 3.2% compared to 7.2% for 1990.

The supply of affordable housing is decreasing due to the demolition of substandard single-family and multi-family structures and the gentrification of intown communities.

The supply of housing is 10% per year, according to the Community Design Center of Atlanta.

The City of Atlanta is increasing its efforts to combat the decrease in affordable housing and the increase in gentrification. Gentrification can be defined as “an increase in property values, resulting from development that often creates economic tensions and displacement of low income homeowners and renters of all age groups within the neighborhood as well as results in a change in the character of the neighborhood.

Affordable housing should also be differentiated from low-income housing. Low-income housing is housing affordable to a person or family based on median income levels and housing costs, typically as determined by the U.S. Department of Housing. For example, the median household income in the city of Atlanta for 2000 was approximately \$35,000. The median household income in metro Atlanta is \$63,100. At 80% of the area median income, a resident cannot exceed \$50,480 to be considered low and moderate income. At 50% of the area median income a resident cannot exceed \$31,500 to be considered low income. At 30% of the area median income a resident cannot exceed \$18,930 to be considered very low income.

Affordable housing is a more general term without specific percentages and levels attached to it. Affordable housing applies both to areas that are being gentrified to more expensive areas of the City where the middle class can have trouble meeting their housing costs. Several new housing initiatives have been created to promote affordable housing in the City. These include the affordable housing set asides in new zoning districts and new residential development, and in the Livable Communities Initiative sponsored by the Atlanta Regional Commission (ARC). *Housing Needs Assessment*

The Atlanta Outreach Consortium (AOC) *Affordable Housing Needs Assessment* projected that 63,392 (37.1%) of Atlanta households with incomes less than 95% of the area median family income would have housing problems in the year 2000, and predicted that a larger percentage of the City's households would experience housing problems in the next five years. Renters are 2.7 times more likely to have housing problems than owners. Black households are disproportionately affected by housing problems. Blacks represent 85% of over-crowded renter households, and 72% of households with a housing cost-burden. Affordability is the primary problem for households in substandard housing conditions. Women are more likely to live in substandard housing conditions. The median age of renters with housing problems is 36.6 years and the largest single group is between 30-39 years old. The single largest group of homeowners with housing problems is age 60 and older; but the median age for homeowners with housing problems is 48.6 years old. Two-thirds of households with housing problems are in the labor force. (see Table 7-1) The distribution or percent share of single family to multifamily remains at fifty/fifty (50/50). Both structure types gained units at a rate that produced the same percent share in 1990 and 1999.

Table 7-1: Housing Units by Structure Type *Comparison, City and State, 1980-2000

Area	Single Family			Multifamily			S-F Share (%)		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
City	92,122	92,481	92,953	86,046	87,046	97,362	51.8%	50.6%	48.8%
Georgia	1,525,070	1,712,259	n/a	334,622	334,622	n/a	75.8%	64.9%	n/a

Source: U.S. Bureau of Census, 1980 and 1990 state figures; Atlanta Regional commission for all other figures

*Total housing units include single-family, multifamily, and mobile homes; however, for convenience, mobile homes are not included in this table.

Housing Occupancy Status

According to the 1999 Population and Housing Report, produced by ARC, Fulton County still leads the 10-county region, reporting 798,300 residents in 2000. The region's housing stock increased by 320,628 units between 1990-2000, a 30.5% increase. Multifamily units account for 23 percent of the nine-year increase in the region, with most of the remainder of the growth in the single-family category. The city has experienced a pattern of slow and steady growth in occupancy status (See Table 7-2).

During the period between 1980 and 1990 the City experienced a dip in the number of occupied units; by 2000 the occupancy rate was 89%. The region also experienced an occupancy rate drop between 1980 and 1990. The entire state during that time was experiencing a tremendous boom in the housing market at a rate that outstripped the region's ability to occupy. At the City level, total units during 1980-1990, only grew 2.2%, so that occupancy kept pace with the number of total units.

Table 7-2: City and Region Housing Units by Occupancy Comparison, 1980-2000

	City			Region		
	1980	1990	2000	1980	1990	2000
Total Units	178,754	182,754	190,916	681,520	1,052,430	1,373,058
Occupied Units	162,553	155,752	169,201	86,046	944,601	1,242,269
Occupancy Rate	90.9%	85.2%	88.6%	93.8%	89.8%	90.5%

Source: U.S. Bureau of Census, 1980 and 1990; regional figures: Atlanta Regional Commission for all other figures.

Renter-occupied units were prevalent in the City in 1990 (48.5%), while owner-occupied units were predominate in the state (58.2%). The owner-occupied vacancy rate was only 5.3%. The owner renter category has also remained stable since 1990, while 1998 figures reveal a 50% split between owners and renters, unchanged since 1997.

Mayor Shirley Franklin with the assistance of the Atlanta Housing Task Force has shaped the housing policy in the following executive summary of "A Vision for Housing in Atlanta: Great Housing in Great Neighborhoods."
(see attached, executive summary between pages 7-6 and 7-7)

Public Housing

The Housing Authority of the City of Atlanta, Georgia (AHA) is the largest affordable housing provider in the City of Atlanta. AHA administers a number of major programs that provide housing units to low-income families. The major programs include conventional public housing and the Section 8 Housing Choice Voucher program, formerly the Section 8 certificate and voucher program. The Housing Authority serves a total population of just over 46,000 persons. The Housing Authority's total unit inventory of 23,429 units includes 12,676 conventional public housing units and 10,753 units under the Section 8 Housing Choice Voucher program.

Since 1995, AHA's programs, policies and projects have changed drastically. Once considered one of the most poorly run housing authorities in the nation, the Atlanta Housing Authority is now considered a leader in affordable housing development and management.

Over the past five years the Housing Authority has been working to strategically improve affordable housing and the City's neighborhoods through the implementation of the Olympic Legacy Program. The Olympic Legacy Program is designed to demolish the most distressed public housing communities and replace them with healthy, whole, vibrant communities that provide excellent housing for families across income lines as well as the quality of life neighborhood amenities necessary to attract and retain families with choices.

Based on the premise that all families should live in excellent communities that will allow them to excel and achieve, the Olympic Legacy Program is based on five goals:

1. Low-income families must be a part of mainstream society and the economic, social and psychological isolation endemic to traditional public housing communities must be ended,
2. Work should be valued, therefore all resident programs should be oriented to support jobs, job training, education and appropriate recreational programs for youth and seniors,
3. Leverage shrinking Federal dollars,
4. Assure that the new public housing assisted units will remain affordable for at least 40 years, and
5. All revitalization activity must be an asset to the community, the neighborhood, and the City of Atlanta.

Building on these principles, the Olympic Legacy Program is designed to reposition a large portion of AHA's housing stock by demolishing dilapidated and distressed public housing and rebuilding those communities, in partnership with private sector developers, into mixed-income, mixed-finance and mixed-use communities. The Olympic Legacy Program has become the national model for community revitalization utilizing a strategy that de-concentrates poverty by mixing families with a very broad range of incomes into market quality housing. In each of the Olympic Legacy Program communities, families assisted through the public housing program who may pay as little as \$25 per month in rent live next door to families who earn as much as \$100,000 or more annually. In each of the Olympic Legacy Program communities, between 50% and 70% of the apartments are affordable (through the use of low-income housing tax credits, public housing

assistance or a combination of the two), thereby guarantying that desirable units in the City of Atlanta will be available to low-income families long term. When completed, the Olympic Legacy Program will have demolished over 5,000 dilapidated and distressed public housing units and created approximately 5,000 new, market quality, mixed-income apartments with approximately 2,200 public housing assisted units, 1,200 affordable units, and 1,600 market rate units. To date, the Olympic Legacy Program has closed on 1,133 new, market quality public housing assisted units, 604 new affordable units and 1,041 new market rate units, all of which are indistinguishable in terms of location, quality and amenities. Another 1,002 public housing units, 585 affordable units and 567 market rate units are in various stages of planning and predevelopment. (These units do not include planned neighborhood investments that have resulted from AHA's redevelopment program.) As part of the Olympic Legacy Program, AHA's Section 8 voucher program has grown to such an extent that AHA is now serving more families than ever before.

The Mixed-Income Model envisions the creation of a public/private partnership formed as the result of a competitive procurement process. AHA enters into a long-term ground lease with the partnership (among an AHA affiliate, an affiliate of the private sector developer and tax credit investor) and the partnership develops the residential housing. The private sector partner brings to the partnership private financing resources that would otherwise be unavailable and which, when added to the public housing development funds (that are loaned by AHA to the partnership) and other resources, provides most of the funding needed to develop the residential component. AHA and the partnership enter into a regulatory and operating agreement that restricts a percentage of the housing units for public housing eligible families. Typically, fifty to sixty percent of the development budget is debt and equity raised by AHA's private sector development partner from private resources (including the sale of low-income housing tax credits and conventional debt). The private sector development partner is responsible for repayment of the debt and generating a return for the investors. The new communities are managed by a private property management agent hired by each of the development partnerships. This model has become known nationally as the Mixed-Income Model. By using the Mixed-Income Model, AHA is providing the public housing resource inside of truly economically sustainable communities, with wonderful quality of life infrastructure, frequently including such neighborhood amenities as new schools, new YMCAs, retail development, banking institutions and child care facilities. Market demand at all the mixed-income communities across all income ranges has been excellent to date.

The table below reflects current and planned development activity by the Atlanta Housing Authority, including the Olympic Legacy Program.

Table 7-3: Innovative Revitalization – Atlanta Housing Authority

COMMUNITY	TOTAL UNITS DEVELOPED OR PLANNED	TOTAL UNITS BY TYPE (1)			TOTAL AMOUNT OF PUBLIC AND PRIVATE INVESTMENT (2)
		PH	TC	MR	
Centennial Place (3)	738	301	126	311	\$150 million
The Villages of East Lake	542	271	0	271	\$101 million
The Villages at Castleberry Hill	450	180	90	180	\$65 million

COMMUNITY	TOTAL UNITS DEVELOPED OR PLANNED	TOTAL UNITS BY TYPE (1)			TOTAL AMOUNT OF PUBLIC AND PRIVATE INVESTMENT (2)
		PH	TC	MR	
Magnolia Park	400	160	81	159	\$169 million
Summerdale Commons	244	74	120	50	\$16 million
Columbia Village	100	30	70	0	\$9 million
Capitol Homes	748	299	150	299	\$136 million
Perry Homes (4)	1,500	268	137	345	\$306 million
Grady Homes	TBD	TBD	TBD	TBD	\$81 million
Villages at Carver	718	359	151	208	\$198 million
Harris Homes	560	260	104	196	\$91 million
Ashley Courts at Cascade	288	87	129	72	\$42 million
Ashley Terrace at West End	112	34	34	44	\$7 million
Columbia High Point Estates	94	30	64	0	\$8 million
Columbia Commons	158	48	33	77	\$9 million
Capitol Homes (5)	1,044	358	289	398	\$180 million
Perry Homes (5)	700	228	156	316	444 million
TOTAL	8,436	2,987	1,734	2,926	2,012 million

- (1) PH – Public Housing, TC – Tax Credit, MR –Market Rate. It should be noted that some public housing units might be funded with a combination of public housing funds and tax credits.
- (2) Includes estimated on-site and surrounding neighborhood investment.
- (3) The 738 total units number does not reflect proposed 162 homeownership units.
- (4) The proposed development program for Perry Homes includes 750 on-site housing units and approximately 750 off-site housing units. The actual number of off-site affordable housing units is to be determined.
- (5) Perry & Capitol Homes were active in the calendar year 2002. Capitol Homes is currently in the demolition phase and Perry Homes will complete development of first units in July 2003.

Benefits of the Olympic Legacy Program to the City of Atlanta

1. Low-income families who need and are eligible for public housing assistance are able to live in excellent market rate housing with wonderful quality of life amenities in an economically diverse and integrated community. The public housing assisted families continue to pay 30% of their adjusted income for their contribution to rent.
2. The public housing assisted apartments remain affordable for 55 years, so long as there is a subsidy provided by the housing authority to cover the operating costs of the apartments.
3. The low-income housing tax credit financed apartments remain affordable for a period of 15 to 30 years as part of the community.
4. Fifty to sixty percent of the apartments in each new community are returned to the real property tax rolls upon revitalization. If there is a housing enterprise zone designation, the return to the tax rolls is phased in after year five.

5. The market rate apartments (typically 40% of the apartments in a community) have attracted market rate families from outside of the perimeter, reversing the trend of families leaving the City of Atlanta.
6. This program allows new development and growth while protecting and improving the affordable housing resource for low-income families.
7. Property values in the immediate and surrounding neighborhood have increased significantly.
8. This model has encouraged other investment and development in the revitalized neighborhoods, many of which had suffered from disinvestment for many years, and has and will continue to generate additional fees and taxes to the City of Atlanta.
9. Violent and drug related crime has dropped by at least 90% to 95% in revitalized communities.
10. By working in partnership with the Atlanta Public School System, the neighborhood schools, especially the elementary schools, have undergone substantial improvement.
11. The City of Atlanta's investment in the revitalization of the Olympic Legacy Program communities of \$70 million will leverage into over \$1 billion of new investment in the City of Atlanta.
12. The investment in the future of the children, families, elderly and disabled is immeasurable, but without question extremely positive.
13. Public improvement funding contributes to the solution of the infrastructure changes that otherwise would have to be made pursuant to agreements and undertakings by the City of Atlanta with the Environmental Protection Division.

The City of Atlanta has been an essential partner in the revitalization of the communities mentioned above. AHA has requested that the City continue its critical support of the Olympic Legacy Program by committing approximately \$71.4 million over the next seven years to pay for public infrastructure. The City's investment of \$71.4 million is expected to leverage an additional \$1 billion in new development in the City. Property taxes on the non-public housing assisted units (after the expiration of any housing enterprise zone designation) are expected to generate approximately \$2.5 million annually. Additional private investment in these neighborhoods is expected to follow, generating additional fees and taxes for the City.

Table7-4: Public Improvement Funds Request – Atlanta Housing Authority

COMMUNITY	TOTAL
Villages at Carver	\$15,300,000
Perry Homes	\$22,291,236
Ashley Courts at Cascade	\$723,800
Harris Homes	\$11,903,799
Capitol Homes	\$9,041,427
Grady Homes	\$6,194,582
Englewood Manor	\$3,205,000
Villages of East Lake	\$189,677
The Village at Castleberry Hill	\$536,000
Magnolia Park	\$908,500
Northyards Business Park Homeownership Initiative	\$1,094,836
TOTAL	\$71,338,857

Source: City of Atlanta, Department of Planning

CONDITION OF HOUSING STOCK

Age

The percentage of aged housing stock, over 60 years has decreased significantly since 1990. Since that time 8.1 percent of the housing units in the state were built before 1939. The percentage of older housing units has decreased considerably since 1970, when 47.6% were built before 1939.

Plumbing Facilities

Primarily because of demolition of old units, the number of housing units in the City lacking complete plumbing decreased by almost 50% between 1980 and 1990. In 1990, such units made up 0.8 percent of the City's total. This compared to 1.1 percent for the state.

Structural Condition

Substandard Conditions

While Atlanta's housing stock is generally old, the City's Consolidated Plan reports that most units, 80%, are in standard conditions (meets local codes). The remaining units (all housing - occupied and vacant), is substandard.

Substandard housing is considered suitable for rehabilitation if the rehabilitation costs do not exceed 50% of the replacement cost of the dwelling. The estimates also suggest that of the 35,785 total substandard units, occupied and vacant, approximately 32,230 units (17% of total housing stock) are substandard and suitable for rehabilitation. The remaining

3,535 substandard units were deemed unsuitable for rehabilitation and should be demolished. That was in 1993; by 1995, nearly 2,700 units were demolished (See Table 7-6).

Table 7-5: Condition of Housing Stock Comparison, City and Georgia, 1970- 1990

	City			Georgia		
	1970	1980	1990	1970	1980	1990
Built before 1939	81,318	37,614	34,540	419,370	296,662	212,938
Percent total	47.6%	21.1%	18.9%	28.6%	14.7%	8.7%
Lacking Complete Plumbing	12,586	2,893	1,462	193,748	35,769	28,462
Percent of Total	7.4%	1.6%	0.8%	13.2%	1.8%	1.1%

Source: U.S. Bureau of Census, 1970, 1980 and 1990

Occupied Housing Units Condition

The AOC Study estimated that 44,769 units, or 28.7% of the City's housing stock, are physically substandard (i.e. units that do not meet HUD housing quality standards and/or local housing codes). Of that number, 20,004 were multi-family units and 24,765 were single-family units (largely renter occupied homes). The estimates identify 37,632 housing units that lie in census tracts in which one-third or more of the households earn less than 30% of median family income. Seventy-two (72%) percent of the estimated 20,004 substandard multi-family units are in small developments of 10 units or less.

The study cross-referenced the City of Atlanta's 1999 Code Violation Survey with property-tax delinquent parcels recorded in the 1998 City Tax Digest and 1998 Property Tax Assessment Database. The analysis was restricted to 1) housing units located in census tracts where one-third of the households have incomes below 30% of the area median family income and areas that generally have high levels of aging housing stock (built 40 years or earlier) property values assessed with a low base value ranging between \$20,000 to \$35,000. Housing units that require repairs that exceed \$2,500 were counted as substandard units.

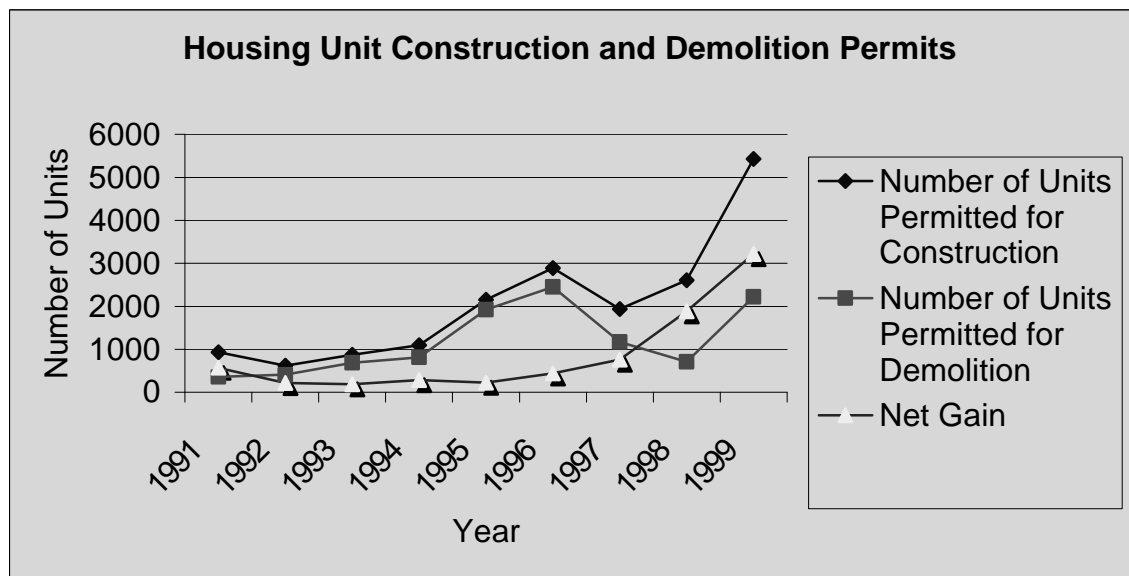
Pockets of substandard housing units are located in neighborhoods in Atlanta-DeKalb (Edgewood, Kirkwood, East Lake, East Atlanta), south central Atlanta (Westview, Oakland City, Venetian Hills, Sylvan Hills), South Atlanta (Lakewood, South Atlanta, Polar Rock) and northwest Atlanta (Grove Park, Center Hill, Hunter Hills, English Avenue). The high level of substandard housing conditions substantiates the need for City sponsored housing rehabilitation programs, especially in lower-income residential areas that have a high density of substandard conditions. According to the AOC Study, approximately 67 million dollars per year is needed over a ten-year period to rehabilitate 4,000 units annually (at an average cost of \$15,000 per housing unit) to eliminate the existing substandard housing conditions in Atlanta.

Table 7-6: Housing Units Permitted for Construction and Demolition: 1990-1999

	# of Units Permitted for Construction	# of Units Permitted for Demolition	Net Gain or Loss
1990	2,499	488	2,011
1991	934	359	575
1992	621	409	212
1993	877	689	188
1994	1,102	817	285
1995	2,151	1,925	226
1996	2,892	2,454	438
1997	1,941	1,173	768
1998	2,603	715	1,888
1999	5,431	2,218	3,213
Totals	21,051	11,247	9,804

Source: Bureau of Buildings, 2000

Figure 7-1: Change in Housing Units



Housing Values

Between 1970 and 1990, housing values within the City of Atlanta have steadily increased. The 2000 median value of a home (HUD Economic Analysis Branch) is \$130,600 in the city of Atlanta and 150,000 in the metro Atlanta area. There was a 54.3% increase over the 1990-1998 time period (See Table 7-7). Atlanta leads the region in median housing value. During the decade of the 1990's the monthly rents have more than doubled. Strong development trends have been produced by massive public and private investment within the city's redevelopment areas as well as the Atlanta Federal Empowerment Zone. The Atlanta Housing Authority's new emphasis on mix-income communities has also contributed to the upward trend of both mortgage and rental rates.

Table 7-7: Housing Values Comparison, City and Georgia, 1970, 1980, 1990 and 1998

						Percent Change 1990- 1998	Percent Change 1980- 1990	Percent Change 1970- 1990
		1970	1980	1990	1998			
Owner Median Value	City of Atlanta	\$19,800	\$31,800	\$71,200	\$109,900	54.3%	123.9%	259.6%
Renter Median Value		\$98	\$148	\$342	\$712	108.1%	131.0%	249.0%
Owner Median Value	State of Georgia	\$14,600	\$23,100	\$71,300	n/a	n/a	208.6	388.3
Renter Median Value		\$65	\$153	\$344	n/a	n/a	124.8	429.2

Source: U.S. Bureau of Census, 1970, 1980, 1990 and HUD Economic Analysis Branch, 1998
Dale Henson & Associates: U.S. Housing Markets

Table 7-8: Housing Values in City and Region, 2000

Area	Median Home Value	Median Monthly Rent
City	\$130,600	\$606
Metro Atlanta	\$150,000	\$799

HOUSING MARKET ACTIVITY

Atlanta's housing market is strong. In 2000, occupied units represented 88.6% of the total housing stock, compared to 90.9% in 1980 and 85.2% in 1990. Occupancy rates in the City were less than the region levels of 90.9% in 1980 and 85.2% in 1990. Renter-occupied units were predominant in the City in 1990 (48.5%, while owner occupied units were predominate in the State 58.2%) (see Table 7-2).

Table 7-6 reveals a strong development and demolition pattern. Between the years 1993 and 1996 (pre-Olympic), a total of 5,885 units demolished. The impact of this deficit was offset by aggressive development. During the same period, 7,022 new residential construction permits were granted. The City will continue to experience an increase in the total net development activity. Five years after the Olympics, the City experienced extremely high new residential permit activity, while the number of residential demolitions dropped. In fact, the net gains in housing units from 1998 and 1999

exceeded the net gains per year from 1990-1997. A report from the Bureau of Buildings has given current information on the number of units gained and lost over the last two years. From 2001 to 2002 the total net gains increased. In 2001, the total net gains were 914. Then in 2002, the total net gains increased 3,399 units reaching total net gains of 4,313 units. There were only 39 total units lost in 2001, however in 2002, 1,708 units were lost due to either demolitions or multi-family units converting to single-family units. Only time will tell if housing growth has peaked for the time being. Statewide, housing starts are expected to decline by 10.6 percent, according to the Selig Center for Economic Growth at the University of Georgia. Current and future development patterns will emphasize a greater consideration for transportation impact mitigation and redevelopment of the urban core. Major planned housing developments within the Downtown area core are projected to create approximately 10,000 new/renovated-housing units.

Housing Enterprise Zone

Administered by the City, the Urban Enterprise Zone Program is approximately fifteen (15) years old. It is an incentive program with components that stimulate housing and mixed-use residential/commercial enterprise zones. An urban enterprise zone (UEZ) is a designated boundary within a depressed area where the City of Atlanta and Fulton County may abate ad valorem taxes on new development, rehabilitation and certain inventories in order to encourage private investment and to expand the tax base over the long term. The City may also waive development impact fees associated with development within enterprise zones. The six types of urban enterprise zones are as follows: Housing, Mixed-Use Residential/Commercial, Commercial, Industrial, Mixed-Use Commercial/Industrial, and Business. The tables below are organized by enterprise zone type. As shown in Tables 7-9, 7-10, and 7-11 and Map 7-1, to-date the City has created approximately 73 urban enterprise zones (housing, commercial & industrial).

Among the city's housing programs and projects, the Urban Enterprise Zone Program stimulated more than fifty-three (53) housing enterprise zones, producing a total of 10,325 units by December 2002. Table 7-9 only represents the housing enterprise zone activity. The urban enterprise zone program also creates opportunities for mixed-use residential/commercial zones. As of December 1998, there were a total of thirteen (13) such zones, producing some 1,500 new and/or rehabilitated housing units and approximately \$203,000,000 in total private investment.

Table 7-9: Housing Enterprise Zones

Projects	Effective Date	Acres	Type of Development	Total Number of Units	Private Investment (Millions)
McGill Place (Expired on 12/31/97)	1/1/87	15.6	Condominiums	188	\$ 16
McGill Park (Expired on 12/31/97)	1/1/88	11.4	Condominiums	224	17
North Avenue Apartments (Cityscape) (Expired on 12/31/97)	1/1/88	5.5	Apartments	192	10
Renaissance Park Phase III (Siena)(Expired on 12/31/98)	1/1/89	7.81	Condominiums Townhouses	173	16
North Grant Park (The Oaklands)(Expired on 12/31/98) a. New Construction b. Rehabilitation	1/1/89	45.7	Single-Family/Duplex	49 61	15
Clark Atlanta University (Expired on 12/31/99)	1/1/90	5.99	Single-Family/Duplex	22	2
Peoples Street (Expired on 12/31/99)	1/1/90	6.0	Single-Family	43	3
Four Oaks (Expired on 12/31/99)	1/1/90	21.0	Single-Family	70	5
North Grant Park (Apts.) II New Construction Rehabilitation (Expired on 12/31/99)	1/1/90 & 1/1/92	15.8	Single-Family/Duplex	45 21	5
Post Renaissance I (Expired on 12/31/00)	1/1/91	7.7	Apartments	225	14
Post Renaissance II (Expired on 12/31/01)	1/1/92	5.1	Apartments	117	35
Grant Park Apartments (Expired on 12/31/01)	1/1/92	29.2	Apartments	302	4
Vine City (Northside Plaza Apartments) (Expired on 12/31/01)	1/1/92	5.2	Apartments	127	6
Welcome House (Expired on 12/31/01)	1/1/92	1.4	Single Room Occupancy	209	4.2
West End	1/1/96	11.1	Apartments	358	14.8
Parcel 25 (Courtyard at Maple) (Expired on 12/31/02)	1/1/93	8.4	Apartments	182	9
Summerhill (The Orchard) (Expired on 12/31/02)	1/1/93	7.1	Single-Family	37	2
1. MLK Jr. Landmark District	1/1/95	7.3	Single-Family/Duplex	41	3
2. West End	1/1/96	11.1	Apartments	182	9
3. Mechanicsville	1/1/96	28.0	Apartments/Townhouses	266	12
4. Santa Fe Villas	1/1/96	4.8	Single Room Occupancy	149	3

Projects	Effective Date	Acres	Type of Development	Total Number of Units	Private Investment (Millions)
5. Greenlea Commons North	1/1/96	6.4	Townhouses	117	9
6. Terry Place	1/1/96	6.5	Single-Family	43	2
7. Terry Place Expansion ('98)	1/1/96	1.6	Single-Family	6	1.25
8. Summerdale Commons	1/1/96	6.6	Apartments	108	7
9. Grant Park Village (Moreland Woods)	1/1/96	26.3	Apartments	344	12
10. Techwood/Clark Howell II	1/1/97	23.6	Apartments	300	33
11. Springbranch	1/1/97	14	Apartments	142	4
12. Enclave at Renaissance	1/1/97	6.2	Apartments	125	12
13. Columbia Plaza (Expansion in 1999)	1/1/97	5.1 2.1	Apartments/Rehabilitation Apartments	96 24	3 985k
14. Techwood/Clark Howell III & IV	1/1/97	12	Apartments	369	15
15. Piedmont Commons	1/1/98	8.5	Apartments	254	23
16. Colonial Square Apartments	1/1/98	17.25	Apartments	196	9.2
17. Martin Luther King Landmark District Phase II	1/1/98	7.25	Single Family and Apartments	40	4.2
18. Renaissance Square	1/1/98	1.1	Apartments	182	10.3
19. Esquire Village	1/1/98	10	Apartments	144	10
20. John Eagan Homes	1/1/98	13.2	Apartments	220	16.1
21. John Hope Homes	1/1/98& 1/199	8 20.23	Apartments	165 285	12.5 24.7
22. Arcadia Downs	1/1/99		Apartments	68	1.6
23. Hillside Park Apts	1/1/99	20	Apartments	160	10.8
24. Kings Manor Apts	1/1/99	3.8	Apartments	94	8.3
25. Hollywood Courts	1/1/99	7.6	Apartments	136	2.1
26. Washington Street	1/1/99	6.2	Apartments	64	1.1
27. High Point Estates	1/1/00	36.2	Apartments/Single Family	109/90	24
28. Kimberly Court Apartments	1/1/00	14	Apartments	156	12
29. John Eagan Phase II (Magnolia Park Apts)	1/1/00	12.71	Apartments	180	13.1
30. Fern Avenue	1/1/00	4.82	Single-Family	30	2.8
31. CAMP	1/1/00	8.8	Single-Family	24	2.3
32. DOBBS	1/1/00	3.2	Single-Family	39	1.9
33. Reynoldstown	1/1/01	8.2	Single-Family (Rehabilitation)	25 50	2.5
34. Savannah at Washington	1/1/01	5.5	Single-Family	12	5
35. Carver Homes	1/1/01	10	Multi-family	240	20
36. Allen Temple	1/1/01	35	Apartments	581	22
37. Augusta Hills	1/1/01	19.5	Apartments	214	16
38. New Carver Homes Phase II	1/1/01	9.5	Apartments	58	20
39. Kimberly Courts Phase II	1/1/01	19	Apartments	246	12
40. Lakewood Pointe Townhomes	1/1/01	6.9	Fee Simple Townhomes	50	5
41. Peaks at West Atlanta	1/1/02		Apartments	214	16
42. Park Place South	1/1/02		Townhomes/Condos	534	60
43. Ponce Springs	1/1/02		Apartments	123	16.5

Projects	Effective Date	Acres	Type of Development	Total Number of Units	Private Investment (Millions)
44. Custer Avenue	1/1/02		Single-Family	93	4
45. Athens Avenue	1/1/02		Apartments	5	589k
46. Cornerstone Terrace (One West End One)	1/1/03	6.7	Apartments	161	12
47. Crescent Hills/Hammond Park Village	1/1/03	18	Apartments	244	17.5
48. Hill Street Lofts	1/1/03	5.687	Condominiums	146	16.2
49. Misty Amber Senior Apartments	1/1/03	5.5	Senior Apartments	152	13.8
50. Carlyle Park	1/1/03	5.77	Single-Family Attached Units & Townhome Units	72	11.3
51. Holly Ridge Apartments	1/1/03	13.85	Apartments	216	13.7
52. The Peaks at MLK Jr. Drive	1/1/03	10.85	Apartments	183	14.4
53. Etheridge Courts Apartments	1/1/03	21.737	Apartments	354	14
TOTAL		1,173.4		10,325	\$700.9

* The above information is the status of revitalized communities approved by the Atlanta Housing Authority as of December 2002.

Table 7-10: Residential/Commercial Enterprise Zones

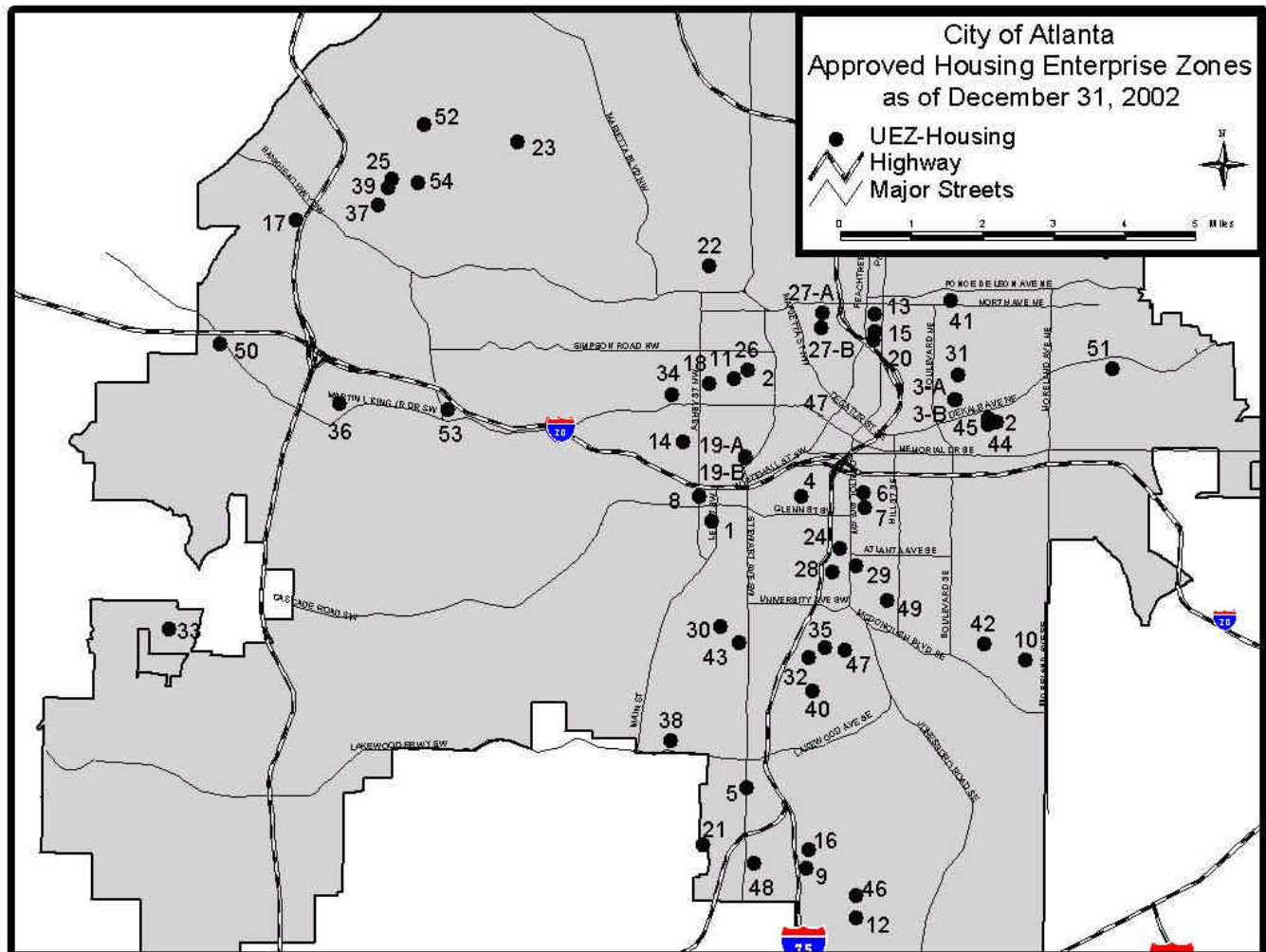
Projects	Effective Date	Acres	Type of Development	Total Number of Units	Private Investment (Millions)
1. Fulton Bag Mill	1/1/96	12.5	Apartments and Retail	300	\$32.0
2. Atlanta West Block (City Plaza)	1/1/96	3.1	Apartments and Retail	174	25.0
3. Castleberry Hill	1/1/96	8.2	Single/Multi-Family, Condominiums, Office	144	4.1
4. Five Points	1/1/96	1.2	Apartments, Condominiums and Retail	254	21.0
5. Margaret Mitchell Square	1/1/96	1.1	Student Housing and Retail	178	16
6. Freeman Ford	1/1/97	.25	Apartments, Lofts	27	2.9
7. Legacy At Centennial Olympic Park	1/1/99	8	Commercial, Retail & Residential	40	88
8. Fairlie Poplar	1/1/98	.29	Loft Apartments & Retail	15	1.3
9. Auburn Avenue Warehouse	1/1/98	9	Live/Works Lofts	160	1.3
10. Mattress Factory	1/1/99	7.7	Apartments	46	20
11. Watkins Street	1/1/99	1.3	Live/Work Lofts	4	467k
12. Peachtree Kessler	1/1/99	.5	Street Level Retail/Loft Highrise	52	4.5
13. Carver Homes, Phase I & II	1/1/01				
14. Castleberry Inn & The Legacy at Castleberry (Phase I)	1/1/02		Restaurant, Lofts,& SRO		
15. Castleberry Inn & The Legacy at Castleberry (Phase II)	1/1/03		Lofts/Retail		
16. Alta West			Apartments	265	27
17. Marietta Street	1/1/03	10.9+	Apartments and Retail Space	308	30.2
18. Legacy Superblock at Castleberry Hill	1/1/03	8	Apartments (Senior, loft, and live/work units), and commercial/office space	312	100
Total		63.04		2,229	353.7

COMMERCIAL/INDUSTRIAL ENTERPRISE ZONES					
Projects	Effective Date	Acres	Type of Development	Total Number of Units	Private Investment (Millions)
Northwest I	1/1/98	55.4	3	50	6
Northwest II	1/1/98	54.6	4	70	6
DOME	1/1/00	30	2	310	\$6
Johnson Research & Development	1/1/01	4.5	2	1,000	\$20
TOTAL		144.5	11	1,430	\$38
Mixed-Use Residential/Commercial Enterprise Zones					
Nine (9) residential/commercial mixed-use enterprise zones have been created since 1986. More than 1,292 proposed new or rehabilitated units and over \$203 million in proposed private investment.					
Commercial/Industrial Mixed-Use Enterprise Zone Facts					
Since 1983, two (2) proposed industrial enterprise zones have been created. These zones are projected to create approximately 120 jobs and \$12 million dollars in private investment.					
Source: Atlanta City Bureau of Planning, March 1998					

Table 7-11: Industrial, Commercial and Business Enterprise Zones

Projects	Effective Date	Acres	Type of Development	Total Number of Units	Private Investment (Millions)
Industrial Enterprise Zones					
1. Atlanta Industrial Park -I	1/1/84	343.7	43	1925	\$60
2. Atlanta Industrial Park-II	1/1/86	55	3	147	15
3. Southside Industrial Park I	1/1/86	153.1	6	191	17
4. Southside Industrial Park II	1/1/89	142.9	1	290	8
5. Mindis Industrial (formerly G.M. Lakewood Plant)	1/1/84	83.1	1		10
6. Space Center	1/1/96	31.4	1	150	11
7. Candler Warehouse	1/1/96	37.9	1	200	10
8. Capitol View Industrial	1/1/97	73	7	383	16.4
9. Hill Manufacturing	1/1/97	26.8	1	230	.8
TOTAL		946.9	64	963	\$ 148.20
Commercial Enterprise Zones					
1. Southside Distribution Center	1/1/93	18	2	200	1
2. Auburn Avenue	1/1/96	8	6	110	2
3. MLK/Ashby	1/1/96	13.5	10	200	17
4. 619 Edgewood	1/1/01	.5	1	0	1.5
TOTAL		40	19	510	\$21.50
Business Enterprise Zone					
Parmalat-New Atlanta Dairies	1/1/98	4.9	1	220	13
TOTAL		4.9	1	220	\$13
Industrial Enterprise Zone Facts					
Since 1983, nine (9) proposed industrial enterprise zones have been created. These zones are projected to create approximately 963 jobs and \$148 million dollars in private investment.					
Commercial Enterprise Zone Facts					
Since 1983, three (3) commercial enterprise zones have been created. These zones are projected to create approximately 510 new jobs, retain 100 existing jobs and represent over \$20 million in private investment.					
Business Enterprise Zone Facts					
Since 1997, one (1) business enterprise zone has been created. This zone is projected to create approximately 20 new jobs, retain 200 existing jobs and represents over \$13 million in private investment.					

Map 7-1: Housing Enterprise Zones



City of Atlanta
Approved Housing Enterprise Zones
As of December 31, 2002

1. West End
2. Reynoldstown
- 3A. MLK Jr Landmark District Phase I
- 3B. MLK Jr Landmark District Phase II
4. Mechanicsville
5. Santa Fe Villas
6. Greenlea Commons North
7. Terry Place & Terry Place Expansion
8. One West End One
9. Summerdale Commons
10. Grant Park Village
11. 150 Northside Drive
12. Springbranch
13. Enclave at Renaissance
14. Columbia Plaza and Expansion
15. Piedmont Commons
16. Colonial Square Apartments
17. Esquire Village
18. John Eagan Homes Phase II (Magnolia Park Apartments)
- 19A. John Hope Homes (Castleberry Village)
- 19B. John Hope Homes Phase II (Castleberry Village)
20. Renaissance Square
21. Arcadia Downs
22. Black Bear Apartments
23. Hollywood Courts
24. Kings Manor
25. Hillside Park/Orchard Ridge
26. Tyler Place
- 27-A. Techwood/Clark Howell Phase II
- 27-B. Techwood/Clark Howell Phase III & IV
28. Washington Street Apartments
29. Fern Avenue
30. CAMP (Dill Avenue)
31. DOBBS
32. High Point Estates
33. Kimberly Courts Apartments Phase II (Ashley Place)
34. Savannah at Washington
35. Carver Homes
36. Allen Temple
37. Augusta Hills
38. Lakewood Pointe Townhomes
39. Peaks at West Atlanta
40. Park Place South
41. Ponce Springs
42. Custer Avenue
43. Athens Avenue
44. 810 Marcus Street
45. Milltown Lofts
46. Kingston Townhomes
47. New Carver Homes Phase II
48. Crescent Hills/Hammond Park Village
49. Hill Street Lofts
50. Misty Amber Senior Apartments
51. Carlyle Park
52. Holly Ridge Apartments
53. The Peaks at MLK
54. Etheridge Courts Apartments

Total Number of Housing Enterprise Zones: 57

CURRENT PROGRAMS AND PROJECTS

City housing programs are funded primarily through Community Development Block Grant (CDBG) funds, the Home Investment partnership Program (HOME), the Atlanta Development Authority (ADA), the Atlanta Housing Authority (AHA), Housing Opportunities for Persons with AIDS (HOPWA) program, the Federal Empowerment Zone (EZ) program and the various private and public foundations that fund private, nonprofit agencies involved in housing. Primary agencies and their respective programs and activities are as follows: The Federal HOME program's primary objective is to expand home buyer opportunities, Homeowner Rehabilitation Assistance, provide rental rehabilitation assistance and provide assistance in the area of homelessness prevention. The intent of the Homeowner Rehabilitation program is to assist the owner/occupant of single-family homes in need of rehabilitation. Assistance is targeted to homes that have been cited for City housing code violations and is provided in the form of a grant/loan. Rental rehabilitation assistance is provided in areas that contain a target population. Affordable housing for the extremely or very low-income population is assisted by the City's homeless assistance program whose function is to work toward the prevention of homelessness. General Rehabilitation covers all other areas of the City.

Additionally, there are approximately fourteen (14) other city sponsored CDBG programs, which serve to further fortify Atlanta's housing inventory. The 2001-2005 Consolidated Plan gives more detail about these programs and opportunities. The table below lists other housing incentive programs:

Table 7-12: Atlanta Housing Incentive Programs

Program	Description
Atlanta Affordable Home ownership Program	This program provides below market rate financing for homebuilders using low-interest Urban Residential Finance Authority (URFA) loans and offers homebuyers mortgage assistance in the form of low interest rate second mortgage loans. This program targets low and moderate income residents. Contact Atlanta Development Authority
Down Payment Assistance Program	Administered through URFA, This program assists first-time homebuyers with 100% financing for their home. The "first-time" buyer requirement is waived for homebuyers within the "target areas". Contact the Atlanta Development Authority
Multi-family Housing Program	The Urban Residential Financial Authority provides financing to developers for the construction or rehabilitation of multi-family housing projects. The purpose of this program is to increase the rental housing stock. Contact Atlanta Development Authority
Housing Enterprise Zone Program	This program provides ten-year tax abatement on real property taxes as an incentive for private enterprise to invest in areas of the City of Atlanta that are economically and socially depressed. Real property is exempted 100 percent of its taxable value for the first five years after the creation of the zone, then the abatement gradually declines until year 11 when the abatement ends. Administered through the Bureau of Planning
Empowerment Zone Mortgage Assistance Program	This program assists first-time home buyers, within the empowerment zone, with up to \$20,000 in down payment assistance.
State Historic Property Tax Abatement Program	This program provides property owner of residential and income-producing historic buildings with a ten-year exemption from the taxes on the assessed increased value resulting from the rehabilitation of such building. The program is administered through the Urban Design Office.
Owner occupied Housing Rehabilitation Programs	The programs are administered through the Bureau of and Economic Development. Assistance available to rehabilitate homes addressing primarily housing code violations.

Program	Description
Multi-unit Housing Program	This program provides financing to developers and non-profit corporations for construction and rehabilitation of rental housing. The program is administered by the Bureau of Economic Development.
Landmark Building Tax Freeze Program	This program allows a local tax freeze for an eight-year period on income producing landmark buildings, or contribution buildings in a landmark district, which are listed on the Georgia Register of Historic Places and have already undergone a major rehabilitation at the time of their designation. The freeze applies to the value of the property when it was designated a landmark by the City of Atlanta. This program is administered through the Urban Design Office.
Federal Rehabilitation Investment Tax Credit Program	The Federal Rehabilitation Investment Tax Credit Program reduces the cost of rehabilitation to an owner (or lessee with a lease term of at least 27.5 years) of an income producing historic property. Contact Urban Design Office

Livable Centers Initiative

The City is also involved with the Livable Centers Initiative (LCI), sponsored by the Atlanta Regional Commission. The LCI program provides seed money to communities that are working to enhance livability for their residents. LCI plans strive to achieve:

- A local planning outreach process that promotes the involvement of all stakeholders, particularly low to moderate-income and minority citizens
- A diversity of mixed-income residential neighborhoods, employment, shopping and recreation choices at the activity center and town center level
- Access to a range of travel options including transit, roadways, walking, and biking to enable access to all uses within the study area and connecting to other centers

There are a total of seven communities that have completed LCI studies in the City of Atlanta including West End, Greenbriar, Buckhead, Downtown/City Center, Midtown, H.E. Holmes, and Bolton/Moores Mill. These communities have created plans that call for an increase in residential development over the next ten years. The following table lists the number of units currently being planned, under construction, or completed since the adoption of the study. (See 'Land Use' Chapter for details on each of these studies).

Table 7-13: LCI Housing Projections

LCI	Potential # of Units	Units Planned/ Construction/ Completed Since Study*
West End	Not Specified	1,223
Greenbriar	Not Specified	334
Buckhead	4038	Unknown
Downtown/City Center	Not Specified	Unknown
Midtown	Not Specified	3,140
H.E. Holmes	2,197	596
Bolton/Moores Mill	Not Specified	679

*Included in potential number of units

ANTICIPATED FUTURE CONDITIONS

Between 1990 and 2005 almost 23,000 new housing units will be needed (see 7-13). Most of these units will be renter-occupied and multi-family. By year 2020, the number of homeless people could double or triple if the availability of affordable or transitional housing does not increase. The City will continue to encourage ownership. Priority must also be placed on funding community service oriented organizations and programs that will be responsive to other citywide housing needs.

Understanding the need for more market rate, affordable, fair share and transitional housing the City's objectives include placing high funding priority upon those activities that help to fulfill City policy goals. Both the Current Project & Program Table (at the end of this section), and The 2001-2005 Consolidated Plan specifies the citywide implementation strategies.

As the city continues to encourage diversified and mixed-income housing communities, there is a continued need for new and expanded programs which are responsive to protecting and rebuilding existing in-town neighborhoods and redevelopment areas. Incentives are needed to address housing costs, which severely limit home ownership opportunities. Innovative applications of existing incentives should be introduced into those areas struggling to attract new homeowners. Examples of possible applications might be: lease-to-own programs, Co-ops and the like; each designed to create new homeowners. These programs are designed to provide technical assistance to those in the pre-home ownership stage.

Existing Programs

The enforcement of Housing Code initiatives through the City's Bureau of Housing and Code Compliance and internal procedural improvements will continue to assist in maintaining the quality of Atlanta's housing stock. Ownership, empowerment and property enhancement must serve as a guiding theme for Atlanta's housing initiatives in the future.

A strengthened housing rehabilitation program must function to address citywide housing preservation issues. Private, profit and not-for-profit organizations will be assisted through the continuance of housing development incentives to encourage and stimulate new affordable and market rate developments.

At the neighborhood level, the City encourages the development of affordable neo-traditional communities, designed in the spirit of older pedestrian-friendly, mixed-income neighborhoods with houses built on smaller lots and offering a variety of housing styles. The neighborhoods should provide pedestrian linkages to community services and amenities. These are positive attributes that are not always captured in the suburban experience and will serve to keep Atlanta's housing market strong. Below, Table 7-14 gives a modest idea of the projected housing needs for the period between 1990 and 2005. ARC reports that the region reached the year 2000, 4.1 million population benchmark in 1998. Regional growth, the State mandated transportation minimization initiatives and the strong wave of urban gentrification will provide high occupancy levels for the proposed new housing units.

Table 7-14: City of Atlanta Projections for New Housing Units, 1990-2005

	1990-1995	New Units 1995-2000	Needed 2000-2005	Total
All Categories	10,400	1,000	11,500	22,900
Owner Occupied Units	4,200	400	4,600	9,200
Renter Occupied Units	6,200	600	6,900	13,700
Single Family Units	5,000	500	5,500	11,000
Multi-Family Units	5,400	500	6,000	11,900

Source: U.S. Bureau of Census, 1980, 1990, Bureau of Planning

CURRENT POLICIES

The City, through its principle policy documents (Comprehensive Development Plan and Consolidated Plan) has sought to address objectives that relate to an assortment of Federal requirements and local needs. The City is transforming itself into the vision created by the Atlanta Renaissance Program; created after the Olympics to insure that the development activity within the City would remain strong, beyond the Games. The vision consists of revitalized, sustainable, urban village communities, populated with mixed-income households within the city's redevelopment areas.

The Atlanta Renaissance Program has been successful in targeting resources to implement a comprehensive, focused economic development and neighborhood revitalization program that has begun to attract mixed-income City residents.

In promoting housing opportunities, the City of Atlanta is committed to fairness toward all of its citizens and neighborhoods. As the City strives to preserve and revitalize its neighborhoods, it is committed to educating the public regarding fair-share housing. Fairshare housing is a policy that encourages proportionate and equitable distribution of a range of housing choices and types, including low-income housing throughout the City. Housing choices also include conventional, public, publicly assisted and special needs housing. The City's goal in this regard is to encourage the development and preservation of mixed-income residential areas.

General Housing Policies

1. Promote opportunities for mixed-income housing developments throughout the City.
2. Maintain, rehabilitate and replace the existing housing stock where appropriate.
3. Increase opportunities for home ownership for low and moderate-income residents.
4. Promote housing affordability in order to minimize the number of households that must pay more than 30 percent of their income in rent or mortgage payments.
5. Promote the creation of new housing in appropriate locations.
6. Increase public, private funds to help construct, acquire and rehabilitate housing.
7. Promote full implementation of all fair housing laws

Low/Moderate Housing Policies

The following policies legislate federally (CDBG, HOME, HOPWA etc.) financed housing projects. The policies support the Consolidated Plan, which is based on the

needs of defined population groups (low/moderate income individuals, homeless persons, public housing tenants, etc.). The Policies establish priorities based largely on the conditions and needs of the City's housing stock. The Consolidated Plan's housing priorities are as follows:

1. Assist "special needs" persons living in substandard apartments and rental units by making low or no cost acquisition and rehabilitation loans available.
2. Assist extremely low, and very low-income homeowners living in substandard single- family units by making rehabilitation loans and grants available.
3. Assist very low and low-income persons with home ownership by making acquisition and rehabilitation loans available to individuals.
4. Promote new housing development through in-fill housing construction.
5. Aggressively enforce Housing Code and Demolition to remove slum and blight.
6. Encourage development of alternative forms of ownership, including cooperatives, mutual housing and lease purchase programs.
7. Support housing opportunities for persons with special needs
8. Develop a program to provide equal access to credit and fair housing opportunities for low to moderate-income people.

These policies set priorities addressing the most serious problems with existing housing stock.

2004 CDP HOUSING DEVELOPMENT CURRENT PROGRAMS AND PROJECTS

Project List 7-1: 2004 CDP Housing Development Current Programs and Projects

Housing	Project	Description	Completion Year	Funding Source	Cost X 1,000	NPU
1	CAMP's Superblock Phase IV	Acquisition Rehab and construction of five single-family houses for low to moderate-income persons.	2001	HOME	200	X
2	CHDO/CBDO Operating Grant	HOME CHDO Operating Expenses	2001	HOME	240	All
3	Care and Conserve	Energy Efficiency Improvements	2001	CDBG	52.5	All
4	Community Housing Resource Center Emergency Repairs	Emergency Home Repairs; Rehab Single Unit Residential	2001	CDBG	654	All
5	English Avenue Lindsay Street Corridor	Acquisition-for Rehabilitation	2001	HOME	100	L
6	Fulton County/Atlanta Land Bank Authority	Support for the Land Bank Authority to return non-tax generating properties to productive use	2001	CDBG	162	All
7	HDDC Rehab Year 2 Program	Acquisition and rehab of five single-unit residential	2001	CDBG	495	M
8	Habitat for Humanity	Acquisition of 36 properties in Chosewood park Edgewood South Atlanta and Oakland City neighborhoods for construction of 36 single-family detached houses for qualified first-time buyers	2001	CDBG	240	
9	Homeownership Assistance Program	Loans to for-profit and non-profit organizations to acquire rehab refinance and build new housing for eligible low and moderate income families	2001	CDBG HOME	525	All
10	Housing Code Inspection	Support for the City's housing Code Enforcement efforts necessary to achieve compliance of code delinquent properties	2001	CDBG	199	All

Housing	Project	Description	Completion Year	Funding Source	Cost X 1,000	NPU
11	Housing Demolition/ Reclamation	Code Enforcement related Projects	2001	CDBG	750	All
12	Housing Rehabilitation Administration	Administration and implementation of the City's housing rehabilitation programs	2001	CDBG	448	All
13	Housing Weatherization	Energy Efficiency Improvements	2001	CDBG	350	All
14	Multi-Family Loan Program	Loans for rehabilitation or new construction of multi-unit projects (+3 units)	2001	CDBG HOME	328	All
15	Owner Occupied Rehabilitation	Grants and loans to low and moderate income homeowners to bring their houses up to the City's housing code standards	2001	HOME	1,878	All
16	Project Extend	Emergency home repair, home maintenance for low-income elderly handicapped homeowners enabling elderly/handicapped to reside in their homes, not move into institutionalized settings	2001	CDBG	206	All
17	Smoke Detectors	Purchase and Distribution of smoke detectors and batteries to low-income residents	2001	CDBG	94	All
18	Owner-Occupied Rehabilitation Program	Grants and loans to low to moderate income homeowners to bring their homes up to City Housing Code Standards (3 units)	2001	HOME	121.6	All
19	Tyler Place CDC's Home Ownership	Acquisition and construction of single-family-detached units for the development of a subdivision (8 units)	2001	CDBG HOME	410	All